

**VISA**

First National Bank Omaha  
P.O. Box 2557  
Omaha, NE 68103-2557

036035

HILARY E STREET  
68 BLACKSMITH RD  
LEVITTOWN NY 11756-3115

Account Number: 2070  
Page 001 of 002  
Payment Due Date: April 1, 2009  
New Balance: \$3,400.76  
Minimum Payment Due: \$68.00

Make checks payable to  
First National Bank  
Omaha Amount Enclosed



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check box and complete reverse side. ☐

SIGN HERE to enroll in SecureCredit®  
(see message for details) and to authorize  
charges to your account for program fees.  
X SIGN HERE TO ENROLL Form K187 D0130

2070 0000000006800 0000000340076

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

Platinum Edition Visa

Account Number: 2070

Payment Due		Account Summary		Credit Line	
Statement Closing Date	03-12-09	Previous Balance	\$ 0.00	Total Credit Limit	\$ 10,500.00
Days in Billing Cycle	30	Payments and Credits	- \$ 0.00	Cash Limit †	\$ 5,250.00
Payment Due Date	04-01-09	New Transactions	+\$ 3,400.76	Available Credit	\$ 7,099.00
Amount Past Due	\$ 0.00	Total Billed		Available Cash	\$ 5,250.00
Minimum Payment Due	\$ 68.00	FINANCE CHARGES	+\$ 0.00		
		New Balance	\$ 3,400.76		

Online Access <a href="http://www.firstnational.com">www.firstnational.com</a>		
Need Help?	Customer Service Toll Free 1-888-530-3626	Balance Transfer Hotline Toll Free 1-877-388-8231
		TDD Telecommunications Device for the Deaf Toll Free 1-800-925-2833

## TRANSACTIONS

Purchase Date	Post Date	Reference Number	Merchant Name / Transaction Description	Credits (CR) and Debits
2-16	2-18	24692169049000374503380	GULF OIL 91203793 LEVITTOWN NY	\$20.01
2-19	2-19	24610439050004019745135	LIRR TVM 877-547-7876 NY	\$20.00
2-19	2-20	24423639051655624175793	7-ELEVEN 11161 BELLMORE NY	\$19.05
2-21	2-21	24988949053980001167694	SYOSSET DENTAL WORK PC Syosset NY	\$500.00
2-23	2-23	24692169054000886959247	NATIONWIDE INSURANCE 800-276-4981 OR	\$548.13
2-22	2-23	24493989054002282269710	ATTM*S12028663683MNY 800-331-0500 GA	\$180.63
2-23	2-23	24792629054200967501353	PETRO INC 800-645-4328 NY	\$176.00
2-23	2-23	24692169054000940272827	VERIZON*WEB VERIZON.COM TX	\$412.01
2-24	2-24	24692169055000019587294	NATIONWIDE INSURANCE 800-276-4981 OR	\$115.75
2-25	2-25	24427339056720010086331	WALDBAUM'S #70283 LEVITTOWN NY	\$37.97
2-27	2-27	24498049058169117706101	VZWRLSS-MYACCT VN 800-9220204 CA	\$250.00
2-27	2-27	24792629058200967907036	PETRO INC 800-645-4328 NY	\$313.00
2-28	2-28	24692169059000603631421	CBV*CABLEVISION 07858 516-364-8400 NY	\$223.47
2-28	2-28	24226389059320354164680	WAL-MART EAST MEADOW (NY	\$313.14
3-01	3-02	24610439061004043345578	MTA MVM LEXINGTON AVE - 212-METROCARD NY	\$20.00
3-02	3-02	24610439061004013572730	LIRR TVM 877-547-7876 NY	\$211.00
3-05	3-06	24323019065573178010037	FORTUNOFF (004) WESTBURY NY	\$39.09
3-05	3-06	24323019065573187010242	FORTUNOFF (004) WESTBURY NY	\$84.07
3-06	3-06	24164079065091008616432	TARGET 00011395 WESTBURY NY	\$96.25
3-06	3-06	24164059066378000501105	EXXONMOBIL 11873924 EAST MEADOW NY	\$33.33
3-06	3-06	24401409066001356356904	USPS 3524379550 EAST MEADOW NY	\$7.56
3-09	3-10	24869489069443486000057	JIM JAM DRIVE IN CLEAN N MERRICK NY	\$64.00
3-10	3-10	24301379069118000100299	THE BEEF BARN MERRICK NY	\$16.30

Charge Summary		Average Daily Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases		\$ 1,790.08	0.0274%	9.990%	0.00%
Cash Advance		\$ 0.00	0.0578%	21.080%	0.00%
Billed Periodic Rate FINANCE CHARGES \$0.00					

## Additional Information Regarding Your Account

SecureCredit® Debt Cancellation protects you and your family when life takes an unexpected turn. Events such as job loss, leave of absence or loss of life can affect your ability to pay your credit card bill. With SecureCredit® Debt Cancellation, you will have continued use of your card and protection of your good credit rating. The monthly program fees are only \$.89 per \$100 of your total outstanding new balance. Simply sign the box on the top portion of your statement and protect your account from the unexpected

Important Information: Your purchase of the SecureCredit(R) product is optional. Whether or not you purchase this product will not affect your credit or the terms of any existing credit agreement you have with the bank. We will give you additional information before you are required to pay for this product. This information will include a copy of the contract containing the terms for this product. There are eligibility requirements, conditions and exclusions that could prevent you from receiving benefits under this product. You should carefully read the contract for a full explanation of the terms of this product.

New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods. New York State Banking Department 1-800-518-8866.



First National Bank Omaha  
P.O. Box 2557  
Omaha, NE 68103-2557

Account Number: 2070  
Page 001 of 003  
Payment Due Date: May 3, 2009  
New Balance: \$5,786.42  
Minimum Payment Due: \$137.00

Make checks payable to  
First National Bank  
Omaha Amount Enclosed



Change of Address? Please  
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charges to your account for program fees.  
X SIGN HERE TO ENROLL Form K187 00130

039882

HILARY E STREET  
68 BLACKSMITH RD  
LEVITTOWN NY 11756-3115

2070 0000000013700 0000000578642

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

Platinum Edition Visa

Account Number: 2070

Payment Due		Account Summary		Credit Line	
Statement Closing Date	04-13-09	Previous Balance	\$ 3,400.76	Total Credit Limit	\$ 10,500.00
Days in Billing Cycle	32	Payments and Credits	- \$ 100.00	Cash Limit †	\$ 5,250.00
Payment Due Date	05-03-09	New Transactions	+\$ 2,444.02	Available Credit	\$ 4,713.00
Amount Past Due	\$ 0.00	Total Billed		Available Cash	\$ 4,713.00
Minimum Payment Due	\$ 137.00	FINANCE CHARGES	+\$ 41.64		
		New Balance	\$ 5,786.42		

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		TDD Telecommunications Device for the Deaf Toll Free 1-800-925-2833

#### TRANSACTIONS

Purchase Date	Post Date	Reference Number	Merchant Name / Transaction Description	Credits (CR) and Debits
3-11	3-12	24792629071691348313865	RITE AID STORE #10614 EAST MEADOW NY	\$29.14
3-12	3-12	24164079071091008642661	TARGET 00011395 WESTBURY NY	\$140.77
3-12	3-12	244273390711720010417396	WALDBAUM'S #70434 EAST MEADOW NY	\$199.87
3-12	3-13	24164059072378000478926	EXXONMOBIL 11873924 EAST MEADOW NY	\$31.85
3-14	3-14	24610439074072019304346	DUNKIN #331264 Q35 E MEADOW NY	\$11.67
3-15	3-16	24210739075167352015032	THE DISNEY STORE #352 GARDEN CITY NY	\$72.40
3-16	3-16	24427339075720010115442	WALDBAUM'S #70434 EAST MEADOW NY	\$185.93
3-16	3-17	24610439076004024123278	ANN-TAYLOR #750 WESTBURY NY	\$67.47
3-17	3-18	24266579077754862230580	ULTA 3 #54 LEVITTOWN NY	\$24.57
3-17	3-18	24401409077001356397780	USPS 3524379550 EAST MEADOW NY	\$17.50
3-19	3-19	24427339078720010450200	WALDBAUM'S #70434 EAST MEADOW NY	\$13.37
3-20	3-20	24164059080378000499328	EXXONMOBIL 11873924 EAST MEADOW NY	\$29.02
3-20	3-20	24164079079091008332992	TARGET 00011395 WESTBURY NY	\$41.28
3-21	3-21	24445009081691472885393	GAMESTOP #4722 EAST MEADOW NY	\$43.43
3-23	3-23	24427339082720009950545	WALDBAUM'S #70434 EAST MEADOW NY	\$137.51
3-25	3-25	24164079084091008869475	TARGET 00011395 WESTBURY NY	\$79.17
3-26	3-27	24792629086691487962566	RITE AID STORE #10614 EAST MEADOW NY	\$22.35
3-27	3-27	24164059087378000504096	EXXONMOBIL 11873924 EAST MEADOW NY	\$20.00
3-29	3-29	24427339088720010628431	WALDBAUM'S #70434 EAST MEADOW NY	\$225.41
3-30	3-31	24401409090001358570056	USPS 3524379550 EAST MEADOW NY	\$7.56
3-30	3-31	24164059090378000439306	EXXONMOBIL 11873924 EAST MEADOW NY	\$28.59
3-31	4-01	24988946081980018793791	QUIK PARK NEW YORK NY	\$33.00
4-03	4-03	24164079094105119069417	STAPLES 00100370 FREEPORT NY	\$15.50
4-03	4-03	24427339093720012134845	WALDBAUM'S #70434 EAST MEADOW NY	\$294.64
4-07	4-07	74418009097054702342919	PAYMENT - THANK YOU	\$100.00 (CR)
4-08	4-09	24266579099754875648392	ULTA 3 #54 LEVITTOWN NY	\$21.02
4-08	4-09	2416407909868007920000	DOLTRREE 3660 00036608 EAST MEADOW NY	\$24.44
4-09	4-10	24153389100785090931095	FAMOUS FOOTWEAR #142183 WESTBURY NY	\$68.99
4-09	4-10	24246519100508579921002	BABIES R US #6357 WESTBURY NY	\$61.11
4-10	4-10	24164079100091008178851	TARGET 00011395 WESTBURY NY	\$121.00
4-10	4-10	24254779102442480000598	APOLLO DINER EAST MEADOW NY	\$40.57
4-11	4-11	24399009102041003431013	A EAGLE OUTFITTER00003434 HICKSVILLE NY	\$68.75
4-11	4-11	24792629102691647580225	RITE AID STORE #10614 EAST MEADOW NY	\$46.00
4-12	4-12	24427339102720006839168	WALDBAUM'S #70434 EAST MEADOW NY	\$181.14
4-01	4-13	74418409103000103062000	LATE FEE	\$39.00

Charge Summary		Average Daily Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases		\$ 4,749.49	0.0274%	9.990%	10.00%
Cash Advance		\$ 0.00	0.0559%	20.410%	0.00%
Billed Periodic Rate FINANCE CHARGES \$41.64					

#### Additional Information Regarding Your Account

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**Important Information:** Your purchase of the SecureCredit® product is optional. Whether or not you purchase this product will not affect your credit or the terms of any existing credit agreement you have with the bank. We will give you additional information before you are required to pay for this product. This information will include a copy of the contract containing the terms for this product. There are eligibility requirements, conditions and exclusions that could prevent you from receiving benefits under this product. You should carefully read the contract for a full explanation of the terms of this product.

New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods. New York State Banking Department 1-800-518-8866.

Continued next page



**Additional Information Regarding Your Account**

Effective with your next billing cycle, your rates will increase per the terms of your Cardmember Agreement. Your Penalty Rate for purchases and balance transfers, intro purchases and balance transfers, and special purchases and balance transfers will be a variable rate equal to the Index for Penalty Rates plus a margin of up to 26.50%. The current \*\*Annual Percentage Rate\*\* is 28.41% (a daily periodic rate of 0.0778%).  
Your Penalty Rate for cash advances, intro cash advances, and special cash advances will be a variable rate equal to the Index for Penalty Rates plus a margin of up to 26.50%. The current \*\*Annual Percentage Rate\*\* is 28.41% (a daily periodic rate of 0.0778%).

Our decision was based on a credit scoring system that assigned point values based on a credit report. The credit bureau did not make the decision and cannot supply specific reasons why the rate increased. You may notify the following credit bureau below within 60 days of this notice for a free credit report and to dispute the accuracy or completeness of your credit report:  
Experian Inc., 701 Experian Pkwy, PO Box 2002, Allen, TX 75013, (888) 397-3742.

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**The Family Value Combo - ONLY \$49.99!**  
2 (5 oz.) Filet Mignons, 2 (5 oz.) Top Sirloins  
4 (4 oz.) Omaha Steaks Burgers  
4 (5.75 oz.) Stuffed Baked Potatoes  
4 (3 oz.) Gourmet Franks  
1 lb. (4 servings) Chicken Breasts  
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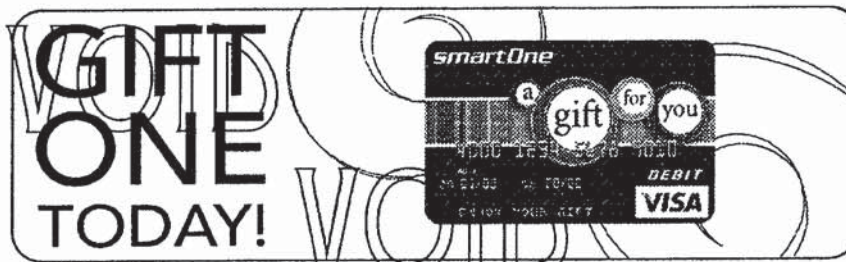
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Remember your Visa credit card is accepted at millions of locations worldwide so it's easy to buy a gift for Mother's Day that shows you really care. Just start shopping now and enjoy exciting savings on the brands you trust. Visit [www.visa.com/discounts](http://www.visa.com/discounts).

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035074

HILARY E STREET  
68 BLACKSMITH RD  
LEVITTOWN NY 11756-3115

Account Number: 2070  
Page 001 of 002  
Payment Due Date: June 2, 2009  
New Balance: \$6,404.98  
Minimum Payment Due: \$200.00

Make checks payable to  
First National Bank  
Omaha Amount Enclosed



Change of Address? Please  
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charges to your account for program fees.  
☒ SIGN HERE TO ENROLL Form K187 00130

2070 0000000020000 0000000640498

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

Platinum Edition ® Visa

Account Number: 2070

Payment Due		Account Summary		Credit Line	
Statement Closing Date	05-13-09	Previous Balance	\$ 5,786.42	Total Credit Limit	\$ 10,500.00
Days in Billing Cycle	30	Payments and Credits	- \$ 300.00	Cash Limit †	\$ 5,250.00
Payment Due Date	06-02-09	New Transactions	+\$ 780.39	Available Credit	\$ 4,095.00
Amount Past Due	\$ 0.00	Total Billed		Available Cash	\$ 4,095.00
Minimum Payment Due	\$ 200.00	FINANCE CHARGES	+\$ 138.17		
		New Balance	\$ 6,404.98		

Need Help?	Online Access <a href="http://www.firstnational.com">www.firstnational.com</a>		
	Customer Service Toll Free 1-888-530-3626	Balance Transfer Hotline Toll Free 1-877-388-8231	TDD Telecommunications Device for the Deaf Toll Free 1-800-925-2833

#### TRANSACTIONS

Purchase Date	Post Date	Reference Number	Merchant Name / Transaction Description	Credits (CR) and Debits
4-18	4-18	24792629109411086447171	NEW YORK & COMPANY #0362 ATLANTA GA	\$56.05
4-18	4-18	24207859109267300471278	SPA SYDELL CUMBERLAN ATLANTA GA	\$81.00
4-18	4-18	24445739109726483984015	MACY'S SOUTH #44 ATLANTA GA	\$53.53
4-18	4-18	24418009109110026538201	GAP #1309/THE ATLANTA GA	\$164.27
4-19	4-19	24164079109091012211731	TARGET 00003731 SMYRNA GA	\$32.19
4-25	4-25	24164079116483530618904	DSW SHOE WAREH00293753 ATLANTA GA	\$38.11
4-25	4-25	24445009116735714684848	MARSHALLS #0644 SMYRNA GA	\$16.94
4-25	4-25	24445009116735714684921	TJMAXX #0048 SMYRNA GA	\$94.23
4-25	4-25	24610439116004026296058	ANN TAYLOR LOFT #1311 ATLANTA GA	\$25.97
4-30	4-30	74418009120027555006899	PAYMENT - THANK YOU	\$300.00 (CR)
5-06	5-06	24692169126000438326808	CBV*CABLEVISION 07858 516-364-8400 NY	\$218.10

Charge Summary	Average Daily Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$ 6,215.84	0.0741%	27.060%	27.06%
Cash Advance	\$ 0.00	0.0741%	27.060%	0.00%
Billed Periodic Rate FINANCE CHARGES \$138.17				

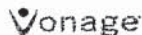
#### Additional Information Regarding Your Account

### Enclosed please find your 2009 Annual Privacy Notification

SecureCredit® Debt Cancellation protects you and your family when life takes an unexpected turn. Events such as job loss, leave of absence or loss of life can affect your ability to pay your credit card bill. With SecureCredit® Debt Cancellation, you will have continued use of your card and protection of your good credit rating. The monthly program fees are only \$.89 per \$100 of your total outstanding new balance. Simply sign the box on the top portion of your statement and protect your account from the unexpected.

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**VISA**

First National Bank Omaha  
P.O. Box 2557  
Omaha, NE 68103-2557

034143

HILARY E STREET  
68 BLACKSMITH RD  
LEVITTOWN NY 11756-3115

Account Number: 2070  
Page 001 of 002  
Payment Due Date: July 2, 2009  
New Balance: \$6,347.26  
Minimum Payment Due: \$204.00

Make checks payable to  
First National Bank  
Omaha Amount Enclosed



Change of Address? Please  
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X SIGN HERE TO ENROLL Form K187-00130

2070 0000000020400 0000000634726

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

Platinum Edition ® Visa

Account Number: 2070

Payment Due		Account Summary		Credit Line	
Statement Closing Date	06-12-09	Previous Balance	\$ 6,404.98	Total Credit Limit	\$ 10,500.00
Days in Billing Cycle	30	Payments and Credits	- \$ 200.00	Cash Limit †	\$ 5,250.00
Payment Due Date	07-02-09	New Transactions	+ \$ 0.00	Available Credit	\$ 4,152.00
Amount Past Due	\$ 0.00	Total Billed		Available Cash	\$ 4,152.00
Minimum Payment Due	\$ 204.00	FINANCE CHARGES	+ \$ 142.28		
		New Balance	\$ 6,347.26		

Need Help?

Online Access [www.firstnational.com](http://www.firstnational.com)

Customer Service  
Toll Free 1-888-530-3626

Balance Transfer Hotline  
Toll Free 1-877-388-8231

TDD Telecommunications Device for the Deaf  
Toll Free 1-800-925-2833

**TRANSACTIONS**

Purchase Date	Post Date	Reference Number	Merchant Name / Transaction Description	Credits (CR) and Debits
6-02	6-02	74418009153045001066119	ONLINE PAYMENT THANK YOU	\$200.00 (CR)

Charge Summary	Average Daily Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$ 6,400.66	0.0741%	27.060%	27.06%
Cash Advance	\$ 0.00	0.0741%	27.060%	0.00%
Billed Periodic Rate FINANCE CHARGES \$142.28				

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Notice: Please be sure to look at the front of any Balance Transfer check for a posted expiration date before use. Checks received after the expiration date, or without a posted expiration date on the check, will be declined. Checks with current expiration dates will continue to be accepted as normal. Please review the offer disclosure for more information regarding our balance transfer acceptance policies.

New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods. New York State Banking Department 1-800-518-8866.

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Dad's Favorite Grillers - ONLY \$48.99!\*

4 (5 oz.) Top Sirloins,  
4 (4 oz.) Omaha Steaks Burgers,  
4 (4 oz.) Boneless Pork Chops,  
8 (3 oz.) Gourmet Franks &  
1 lb. (4 servings) Chicken Breasts

Regular Price, \$141.00 - NOW ONLY \$48.99

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Call 24 hours a day, 7 days a week - 1-800-867-9300 and  
ask for 4538KVJ or go to [www.osincantlives.com/fnbo](http://www.osincantlives.com/fnbo)  
Terms and Conditions: Limit 2 at this special price.  
This offer can only be redeemed online and by phone.

\*Standard shipping and handling will be applied  
per address. Offer expires 07/31/09.



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045825

HILARY E STREET  
68 BLACKSMITH RD  
LEVITTOWN NY 11756-3115

Account Number: 2070  
Page 001 of 003  
Payment Due Date: August 2, 2009  
New Balance: \$10,613.32  
Minimum Payment Due: \$550.00

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SIGN HERE TO enroll in SecureCredit®  
(see message for details) and to authorize  
charges to your account for program fees.  
X  
SIGN HERE TO ENROLL Form K187 D0130

2070 0000000055000 0000001061332

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Platinum Edition Visa		Account Number: 2070	
Payment Due		Account Summary	Credit Line
Statement Closing Date	07-13-09	Previous Balance \$ 6,347.26	Total Credit Limit \$ 10,500.00
Days in Billing Cycle	31	Payments and Credits - \$ 10.45	Cash Limit † \$ 5,250.00
Payment Due Date	08-02-09	New Transactions + \$ 4,072.31	Available Credit \$ 0.00
Amount Past Due \$	204.00	Total Billed	Available Cash \$ 0.00
Minimum Payment Due \$	550.00	FINANCE CHARGES + \$ 204.20	
		New Balance \$ 10,613.32	

#### Important Information Regarding Your Account

Your account is past due. If your account is not already closed, your ability to use this account has been suspended. Please submit a payment by return mail.

We may report information about your account to credit bureaus.  
Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Need Help? Online Access <a href="http://www.firstnational.com">www.firstnational.com</a>			
Customer Service Toll Free 1-888-530-3626	Balance Transfer Hotline Toll Free 1-877-388-8231	TDD Telecommunications Device for the Deaf Toll Free 1-800-925-2833	

#### TRANSACTIONS

Purchase Date	Post Date	Reference Number	Merchant Name / Transaction Description	Credits (CR) and Debits
6-14	6-14	24427339165720011155000	WALDBAUM'S #70283 LEVITTOWN NY	\$127.15
6-16	6-16	24427339167720011127886	WALDBAUM'S #70434 EAST MEADOW NY	\$213.71
6-17	6-17	24445739169803311645683	MACY'S EAST #0005 MANHASSET NY	\$72.46
6-17	6-17	24445739169803311645501	MACY'S EAST #0005 MANHASSET NY	\$70.61
6-18	6-18	24692169169000429938353	AMZ*GIFTCARDS Amazon.com WA	\$50.00
6-18	6-18	24692169169000414334659	AMZ*GIFTCARDS Amazon.com WA	\$50.00
6-19	6-19	24792629171691311545633	RITE AID STORE #10614 EAST MEADOW NY	\$51.69
6-19	6-19	24224439171040003636635	FRIENDLY ICE CREAM EAST MEADOW NY	\$50.62
6-20	6-20	24418009172173082886908	GAP #7136/THE MERRICK NY	\$67.47
6-20	6-20	24418009172173082890405	GAP #7136/THE MERRICK NY	\$105.11
6-20	6-20	24164079172091008810159	TARGET 00011395 WESTBURY NY	\$128.26
6-21	6-21	24164079172730120274733	PETCO 2713 63527139 LEVITTOWN NY	\$18.30
6-21	6-21	24455019172141022466381	WAL-MART #2916 EAST MEADOW ( NY	\$129.46
6-22	6-23	24498049174169157307520	VZWRLSS-MYACCT-VN 800-9220204 CA	\$280.50
6-24	6-25	24164059176378000485223	EXXONMOBIL 11873924 EAST MEADOW NY	\$45.28
6-25	6-25	24427339176720011921317	WALDBAUM'S #70434 EAST MEADOW NY	\$185.33
6-25	6-26	24445009177814163033298	TGI FRIDAYS #0082 WESTBURY NY	\$41.79
6-26	6-26	24610439178004038254132	THE CHILDRENS PLACE #0730 QUEENS NY	\$33.46
6-26	6-26	24071059179987179729804	FANTASTIC SPA & NAIL N. BELLMORE NY	\$25.00
6-27	6-27	24445009179816843323641	BARNES & NOBLE #2216 CARLE PLACE NY	\$50.85
6-29	6-29	24692169180000804887048	NATIONWIDE INSURANCE 800-276-4981 OR	\$269.30
6-29	6-29	24692169180000877195121	CBV*CABLEVISION 07858 516-364-8400 NY	\$659.31
6-29	6-29	24792629180200967000502	PETRO INC 800-645-4328 NY	\$939.00
6-29	6-30	24418009181181022074302	GAP #0720/THE NEW HYDE PARK NY	\$37.64
6-29	6-30	24792629181675000436418	VICTORIA'S SECRET #1471 NEW HYDE PARK NY	\$26.16
6-29	6-30	24792629181411112796782	NEW YORK & COMPANY #513 NEW HYDE PARK NY	\$15.69
6-30	6-30	24988949181980001167699	SYOSSET DENTAL WORK PC Syosset NY	\$210.00
7-01	7-01	24692169182000201172000	BMC*CHILDRENS BOOK CLB 717-918-2665 PA	\$27.13
7-01	7-02	24792629183691421398358	RITE AID STORE #10614 EAST MEADOW NY	\$19.99
7-03	7-03	74153389185785068301092	FAMOUS FOOTWEAR #142183 WESTBURY NY	\$10.45 (CR)
7-07	7-08	24072809189144109019071	HIGHLIGHTS FOR CHILDREN 800-255-9517 OH	\$32.04
7-02	7-13	74418409194000194062000	LATE FEE	\$39.00

Charge Summary		Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	Average Daily Balance \$ 8,890.07	0.0741%	27.060%	27.06%
Cash Advance	\$ 0.00	0.0741%	27.060%	0.00%
Billed Periodic Rate FINANCE CHARGES \$204.20				

#### Additional Information Regarding Your Account

Continued next page



**Additional Information Regarding Your Account**

**SecureCredit<sup>®</sup> Debt Cancellation**

SecureCredit<sup>®</sup> Debt Cancellation protects you and your family when life takes an unexpected turn. Events such as job loss, leave of absence or loss of life can affect your ability to pay your credit card bill. With SecureCredit<sup>®</sup> Debt Cancellation, you will have continued use of your card and protection of your good credit rating.

The monthly program fees are only \$.89 per \$100 of your outstanding new balance.

**Simply sign the box on the top portion of your statement and protect your account from the unexpected.**

**Important Information:** Your purchase of the SecureCredit<sup>®</sup> product is optional. Whether or not you purchase this product will not affect your credit or the terms of any existing credit agreement you have with the bank. We will give you additional information before you are required to pay for this product. This information will include a copy of the contract containing the terms for this product. There are eligibility requirements, conditions and exclusions that could prevent you from receiving benefits under this product. You should carefully read the contract for a full explanation of the terms of this product.

**Notice: Balance Transfer Expiration Date Information**

Please be sure to look at the front of any Balance Transfer check for a posted expiration date before use. Checks received after the expiration date, or without a posted expiration date on the check, will be declined.

Checks with current expiration dates will continue to be accepted as normal. Please review the offer disclosure for more information regarding our balance transfer acceptance policies.

New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods. New York State Banking Department 1-800-518-8866.



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Tired of writing checks and wasting money on stamps every time you pay a bill? Then pay your recurring monthly bills automatically with your credit card! No hassle. No forgetting to send in a payment. And, no worries about your payment being lost or intercepted in the mail. More and more companies will let you arrange to have your bills paid automatically to your credit card. Simply contact your service providers and ask if they accept credit cards for bill payment. Then set up and schedule your payments. It's quick and convenient. Start paying your monthly bills with your credit card today.

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First National Bank Omaha  
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026526

HILARY E STREET  
68 BLACKSMITH RD  
LEVITTOWN NY 11756-3115

Account Number: 2070  
Page 001 of 001  
Payment Due Date: September 1, 2009  
New Balance: \$10,925.78  
Minimum Payment Due: \$968.00

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2070 0000000096800 0000001092578

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Account Number: 2070

Payment Due		Account Summary		Credit Line	
Statement Closing Date	08-12-09	Previous Balance	\$ 10,613.32	Total Credit Limit	\$ 10,500.00
Days in Billing Cycle	30	Payments and Credits	- \$ 0.00	Cash Limit †	\$ 0.00
Payment Due Date	09-01-09	New Transactions	+\$ 74.00	Available Credit	\$ 0.00
Amount Past Due	\$ 550.00	Total Billed		Available Cash	\$ 0.00
Minimum Payment Due	\$ 968.00	FINANCE CHARGES	+\$ 238.46		
		New Balance	\$ 10,925.78		

#### Important Information Regarding Your Account

We have told a credit bureau about a late payment, missed payment or other default on your account.  
This information may be reflected in your credit report.

Need Help?	Online Access <a href="http://www.firstnational.com">www.firstnational.com</a>		
	Customer Service Toll Free 1-888-530-3626	Balance Transfer Hotline Toll Free 1-877-388-8231	TDD Telecommunications Device for the Deaf Toll Free 1-800-925-2833

#### TRANSACTIONS

Purchase Date	Post Date	Reference Number	Merchant Name / Transaction Description	Credits (CR) and Debits
8-02	8-12	74418409224000224062000	LATE FEE	\$39.00
8-12	8-12	74418409224000224061000	OVERLIMIT FEE	\$35.00

Charge Summary		Average Daily Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases		\$ 10,742.33	0.0740%	27.000%	27.01%
Cash Advance		\$ 0.00	0.0740%	27.000%	0.00%
Billed Periodic Rate FINANCE CHARGES \$238.46					

#### Additional Information Regarding Your Account

New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods. New York State Banking Department 1-800-518-8866.

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032485

HILARY E STREET  
68 BLACKSMITH RD  
LEVITTOWN NY 11756-3115

Account Number: 2070  
Page 001 of 001  
Payment Due Date: October 6, 2009  
New Balance: \$11,244.51  
Minimum Payment Due: \$1,395.00

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2070 0000000139500 0000001124451

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Account Number: 2070

Payment Due		Account Summary		Credit Line	
Statement Closing Date	09-11-09	Previous Balance	\$ 10,925.78	Total Credit Limit	\$ 10,500.00
Days in Billing Cycle	30	Payments and Credits	- \$ 0.00	Cash Limit †	\$ 0.00
Payment Due Date	10-06-09	New Transactions	+\$ 74.00	Available Credit	\$ 0.00
Amount Past Due	\$ 968.00	Total Billed		Available Cash	\$ 0.00
Minimum Payment Due	\$ 1,395.00	<b>FINANCE CHARGES</b>	+\$ 244.73		
		New Balance	\$ 11,244.51		

#### Important Information Regarding Your Account

##### Important Information Regarding Your Payment Due Date

Good news! We have increased the amount of time before  
your payment is due - please see this change reflected above.

We have told a credit bureau about a late payment, missed payment or other default on your account.  
This information may be reflected in your credit report.

Need Help?	Online Access <a href="http://www.firstnational.com">www.firstnational.com</a>		
	Customer Service	Balance Transfer Hotline	TDD Telecommunications Device for the Deaf
	Toll Free 1-888-530-3626	Toll Free 1-877-388-8231	Toll Free 1-800-925-2833

#### TRANSACTIONS

Purchase Date	Post Date	Reference Number	Merchant Name / Transaction Description	Credits (CR) and Debits
9-02	9-02	74418409245000245061000	OVERLIMIT FEE	\$35.00
9-01	9-11	74418409254000254062000	LATE FEE	\$39.00

Charge Summary		Average Daily Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases		\$ 11,069.39	0.0737%	26.910%	26.91%
Cash Advance		\$ 0.00	0.0737%	26.910%	0.00%
Billed Periodic Rate <b>FINANCE CHARGES \$244.73</b>					

#### Additional Information Regarding Your Account

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**VISA**

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024094

HILARY E STREET  
68 BLACKSMITH RD  
LEVITTOWN NY 11756-3115

Account Number: 2070  
Page 001 of 001  
Payment Due Date: November 8, 2009  
New Balance: \$11,594.93  
Minimum Payment Due: \$1,857.00

Make checks payable to  
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2070 0000000185700 0000001159493

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Account Number: 2070

Payment Due		Account Summary		Credit Line	
Statement Closing Date	10-14-09	Previous Balance	\$ 11,244.51	Total Credit Limit	\$ 10,500.00
Days in Billing Cycle	33	Payments and Credits	- \$ 0.00	Cash Limit †	\$ 0.00
Payment Due Date	11-08-09	New Transactions	+\$ 74.00	Available Credit	\$ 0.00
Amount Past Due	\$ 1,395.00	Total Billed		Available Cash	\$ 0.00
Minimum Payment Due	\$ 1,857.00	<b>FINANCE CHARGES</b> +\$	276.42		
		New Balance	\$ 11,594.93		

Online Access <a href="http://www.firstnational.com">www.firstnational.com</a>			
Need Help?	Customer Service Toll Free 1-888-530-3626	Balance Transfer Hotline Toll Free 1-877-388-8231	TDD Telecommunications Device for the Deaf Toll Free 1-800-925-2833

**TRANSACTIONS**

Purchase Date	Post Date	Reference Number	Merchant Name / Transaction Description	Credits (CR) and Debits
10-07	10-07	74418409280000280061000	OVERLIMIT FEE	\$35.00
10-06	10-14	74418409287000287062000	LATE FEE	\$39.00

Charge Summary		Average Daily Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases		\$ 11,396.91	0.0735%	26.820%	26.83%
Cash Advance		\$ 0.00	0.0735%	26.820%	0.00%
Billed Periodic Rate <b>FINANCE CHARGES \$276.42</b>					

**Additional Information Regarding Your Account**

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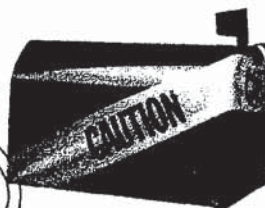
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